## **ABSTRACT OF THE DISCLOSURE**

A multi-layer ceramic capacitor (MLC) device for low inductance decoupling applications is provided in which a first terminal is formed around substantially the entire periphery of the device body and a second opposing polarity terminal is formed by a through-via located generally in the middle of the device body. In an alternative embodiment, a plurality of surface mount MLC devices are mounted to a circuit board in a diamond arrangement so as to allow contacts of one polarity to be electrically connected to terminals of similar polarity which are located substantially around the entire periphery of each device body. Contacts of opposing polarity may be electrically connected to through-via terminals located generally in the middle of each device body. In a third embodiment, a single surface mount MLC device is provided in which all electrical connections between the circuit board and the device are made by through-via terminals which align with respective contacts on the circuit board.